

**Information to identify the case:**

Debtor 1	<u>Teresa Lynn Pasqualino</u>	Social Security number or ITIN	xxx-xx-1278
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 25-20452-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Teresa Lynn Pasqualino  
fka Teresa L. Hissom, fka Teresa Lynn Marella

7/11/25

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Teresa Lynn Pasqualino  
Debtor

Case No. 25-20452-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 11, 2025

User: admin  
Form ID: 318

Page 1 of 6  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2025:

Recip ID	Recipient Name and Address
db	+ Teresa Lynn Pasqualino, 124 6th Avenue, Pittsburgh, PA 15229-1234
16504279	+ Edfinancial Services L, Pob 60610, Harrisburg, PA 17106-0610
16504290	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504378	+ UPMC Legal Department, 3600 Forbes Avenue, Forbes Tower-Plaza Level Suite 140, Pittsburgh, PA 15213-3410

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jul 12 2025 03:42:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jul 12 2025 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2025 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
16504263	+ EDI: CITICORP	Jul 12 2025 03:39:00	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
16504264	+ Email/PDF: bncnotices@becket-lee.com	Jul 11 2025 23:53:20	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
16504266	Email/Text: BKelectronicnotices@cenlar.com	Jul 11 2025 23:40:00	Cenlar, Attn: Centralized Bankruptcy, 425 Phillips Blvd., Ewing, NH 08618
16504265	^ MEBN	Jul 11 2025 23:39:07	Cenlar, Po Box 6243, Sioux Falls, SD 57117-6243
16504267	+ EDI: CITICORP	Jul 12 2025 03:39:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
16504268	+ EDI: CITICORP	Jul 12 2025 03:39:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16504270	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16504269	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
16504271	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
16504272	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16504274	+ EDI: WFNNB.COM		

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Case Number	EDI/Email/Text	Date/Time	Description
16504273	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16504277	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenity Bk/Ulta, Po Box 182120, Columbus, OH 43218-2120
16504278	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
16504276	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
16504275	+ EDI: WFNNB.COM	Jul 12 2025 03:42:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16504289	EDI: CITICORP	Jul 12 2025 03:42:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
16504283	+ EDI: PHINGENESIS	Jul 12 2025 03:39:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
16504282	+ EDI: PHINGENESIS	Jul 12 2025 03:42:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16504285	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 12 2025 03:42:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
16504284	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 11 2025 23:40:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
16504287	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 11 2025 23:40:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
16504286	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 11 2025 23:40:00	Keybank Na, Attn: Bankruptcy, 127 Public Square, Cleveland, OH 44114-1217
16504291	Email/Text: EBN@Mohela.com	Jul 11 2025 23:40:00	Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
16504316	Email/Text: EBN@Mohela.com	Jul 11 2025 23:40:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16504288	+ EDI: CITICORP	Jul 11 2025 23:40:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504345	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 12 2025 03:39:00	Macy's/ DSNB, Po Box 6789, Sioux Falls, SD 57117-6789
16504342	^ MEBN	Jul 11 2025 23:40:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
16504349	+ Email/PDF: ebnotices@pnmac.com	Jul 11 2025 23:39:45	Nelnet, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
16504348	+ Email/PDF: ebnotices@pnmac.com	Jul 11 2025 23:53:27	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16504351	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 11 2025 23:53:14	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
16504350	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 11 2025 23:40:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
16504353	+ EDI: SYNC	Jul 11 2025 23:40:00	Santander Consumer USA, Inc, Po Box 961211, Fort Worth, TX 76161-0211
16504352	+ EDI: SYNC	Jul 12 2025 03:39:00	Syncb/At Home CC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504355	+ EDI: SYNC	Jul 12 2025 03:39:00	Syncb/At Home CC, Po Box 71737, Philadelphia, PA 19176-1737
16504354	+ EDI: SYNC	Jul 12 2025 03:39:00	Syncb/at Home Plcc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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		Jul 12 2025 03:39:00	Syncb/at Home Plcc, Po Box 71737, Philadelphia, PA 19176-1737
16504357	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Syncb/home Design Als, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504356	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Syncb/home Design Als, Po Box 71757, Philadelphia, PA 19176-1757
16504358	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank, Po Box 71727, Philadelphia, PA 19176-1727
16504360	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504363	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504362	+ EDI: SYNC		
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16504365	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504364	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
16504367	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504366	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Gap, Po Box 71727, Philadelphia, PA 19176-1727
16504368	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
16504369	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504371	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504370	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
16504372	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
16504373	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
16504375	+ EDI: WTRRN BANK.COM		
		Jul 12 2025 03:42:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
16504374	+ EDI: WTRRN BANK.COM		
		Jul 12 2025 03:42:00	Target NB, Po Box 673, Minneapolis, MN 55440-0673
16504377	+ Email/Text: BankruptcyNotice@upmc.edu		
		Jul 11 2025 23:40:00	UPMC, 600 Grant Street, Floor 56, Pittsburgh, PA 15219-2730
16504376	+ Email/Text: BankruptcyNotice@upmc.edu		
		Jul 11 2025 23:40:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
16504381	+ EDI: CAPITALONE.COM		
		Jul 12 2025 03:39:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16504379	+ EDI: CAPITALONE.COM		
		Jul 12 2025 03:39:00	Walmart Credit Services/Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16504380	+ EDI: SYNC		
		Jul 12 2025 03:39:00	Walmart Credit Services/Capital One, Po Box 71746, Philadelphia, PA 19176-1746

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
16504280	*+	Edfinancial Services L, Pob 60610, Harrisburg, PA 17106-0610
16504281	*+	Edfinancial Services L, Pob 60610, Harrisburg, PA 17106-0610
16504293	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16504295	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16504297	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16504299	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16504301	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
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16504318	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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16504320	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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16504323	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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		Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504336	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504337	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504338	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504339	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504340	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504341	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16504292	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504294	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504296	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504298	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504300	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504302	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504304	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504306	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504308	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504310	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504312	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504314	*	Mohela, Attn: Bankruptcy, Chesterfield, MO 63005
16504346	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
16504347	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
16504343	*+	Nelnet, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
16504344	*+	Nelnet, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
16504359	*+	Synchrony Bank, Po Box 71727, Philadelphia, PA 19176-1727
16504361	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16504382	*+	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 1 Undeliverable, 59 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Teresa Lynn Pasqualino julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;jsmalls@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Office of the United States Trustee  
ustpregion03.pi.ecf@usdoj.gov

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Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfbis.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 5